

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANT(S): DeFrancesco et al.  
APPLICATION NO.: 10/650,596      ART UNIT: 3692  
FILING DATE: August 28, 2003      EXAMINER: Dass, Harish T.  
TITLE: Computer Implemented Automated Credit Application Analysis and  
Decision Routing System

Mail Stop – RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO FINAL OFFICE ACTION**

In response to the Office Action mailed on July 25, 2008, the Applicants respectfully submit this Response:

**Remarks** begin on page 2 of this paper; and

**Conclusion** begins on page 3 of this paper.

This Response is accompanied by a request for a three-month extension of the date for reply to January 25, 2009, along with a request for continued examination. The Commissioner is hereby authorized to charge any required fees to Deposit Account No. 07-1700.